

This is Christmas season, and I am sure you still have much to do in preparation for the holiday, as do I. But as a reminder of an important item of business at the end of the year for Nebraska seniors, there is still time to review and consider Medicare plan options for 2011.

Medicare is the nation's largest health insurance program, providing coverage for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant). Its "open season" enrollment period is traditionally at the end of the calendar year. This year it is November 15 to December 31.

Open season is the time when any Medicare beneficiary who wishes can change his or her Medicare prescription drug plan (Part D) for the upcoming year. Medicare beneficiaries can also change between Original Medicare (Part B) and Medicare Advantage plans (Part C), and switch Medicare Advantage plans.

It is a crucial time for those who feel that their current plans cost too much, do not cover new medications that are needed, or are not performing up to their standards. For those seniors wishing to change Part D plans for 2011, they are able to do so now through December 31, 2010. Medicare Part D prescription drugs plans are required by law to notify beneficiaries currently enrolled in their plan of any pending changes. If you are a senior with a Part D plan, you may have received such notices from your prescription drug plan provider informing you of any changes in your plan for 2011.

1. <http://www.doi.ne.gov/shiip/> . This is the website for the Nebraska Senior Health Insurance Information Program (SHIIP), a free counseling service for Nebraska' seniors and disabled population. This program can provide information regarding all aspects of Medicare, including prescription drug programs. You may contact SHIIP toll free at 1-800-234-7119.

2. <https://www.medicare.gov/find-a-plan/questions/home.aspx> . This is the website for the Medicare Plan Finder. This website enables beneficiaries to review the plans available in Nebraska, including Medicare Part D, Medicare Advantage, and Original Medicare, and compare plans by entering personalized information in a secure manner.

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